

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :
MARK JOSEPH KOSEK and :
CAROL LYN KOSEK : CHAPTER 13
Debtors. :

PNC BANK, NATIONAL ASSOCIATION :
Movant, :

vs. :

MARK JOSEPH KOSEK and :
CAROL LYN KOSEK : CASE NO. 5-21-02442
Respondents. :

DEBTOR'S ANSWER TO MOTION FOR RELIEF FROM
AUTOMATIC STAY UNDER SECTION 362

AND NOW COMES, Mark and Carol Kosek, the Debtors, and files an Answer to PNC
Bank's Motion for Relief From the Automatic Stay:

1. Mark and Carol Kosek (hereinafter the "Debtors") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Movant alleges that Debtor has failed to make post-petition mortgage payments.
3. Debtors will have the funds to cure the post-petition default through October on October 13, 2022.
4. In the event there remains an arrears, the Debtors wish to enter into a Stipulation to cure the arrears over a six (6) month period and/or include the arrears in an amended Chapter 13 Plan.
5. Movant is not entitled to relief from the automatic stay as the arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and/or a six (6) month Stipulation, and,

therefore, the Movant is adequately protected.

WHEREFORE, the Debtor respectfully requests that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: September 22, 2022

/s/Tullio DeLuca
Tullio DeLuca, Esquire
PA ID# 59887
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(570) 347-7764

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that on September 22, 2022, he caused a true and correct copy of Debtor's Answer to PNC Bank's Motion for Relief from the Automatic Stay to be served Via First Class United States Mail, Postage Pre-paid in the above-referenced case, on the following:

Jack N. Zaharopoulos, Esq. at info@pamd13trustee.com

Rebecca Solarz, Esq. at rsolarz@kmlawgroup.com

Dated: September 22, 2022

/s/Tullio DeLuca
Tullio DeLuca, Esquire